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~ Counting the Cost Ezine ~
Everyday Abundant Living at Its Best

December 1, 2005
Volume 6, Issue 8

Ideas, insights and inspirations for living each day to the fullest.

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"I came that they may have life and have it abundantly."
John 10:10

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~ Letter from the Editor ~

Greetings to everyone,

I hope all of our readers in the U.S. had a wonderful Thanksgiving celebration. Our family traveled up to Delaware to celebrate with grandparents and great-grandparents. While there, I did something I'd never done before: I braved the crowds for the day-after-Thanksgiving sales. Since we're keeping it pretty simple this year and most of my shopping is already done, there were only a few items I wanted. Nevertheless, my father-in-law and I left the house around 5am and waited in line for 45 minutes so we could be the first ones in the store at the local Radio Shack. No other family members cared to join us. Go figure!

After finding our bargains at the Radio Shack, we hopped on over to the Wal-Mart next door and picked up a few more deals. By the time we were ready to check out, the early bird crowds had moved on and there were hardly any lines at all. It was a fun experience, but I think what made it fun was the fact that I didn't feel any stress over whether I

got this or that particular item. I guess that's one of the benefits of getting your gifting done early!

Blessings,
Nancy
editor@countingthecost.com

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~ Our Featured Sponsor ~

Stayin home and Lovin It! is an amazing team dedicated to helping people find the quality of life they are looking for. We believe in working from the comfort of our own homes and enjoying the important things in our lives. No large investment, no selling, stocking, or delivering products. No collecting money or placing orders for people. No Risk! <http://www.NorthernDreamCatcher.com>

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Feature Article:
Learning to Wait
by Elisabeth K. Corcoran

Waiting. We wait in line. We wait on hold. We wait in the doctor's office. We wait for pictures to come back from our vacation. We wait for our kids to get out of school. (Some of us wait for our kids to go to school...)

Waiting is a way of life. It's part of the cycle. We are a culture of instant gratification, but in reality, we wait a good deal of the time. Wait for the next season of life to come. Wait for our kids to get out of 'that phase'.

We even wait on God. To do a good work. To come through for us. To answer a prayer. To provide a miracle. To simply show up. To give us any indication that He's still in control and still *for* us. In fact, Psalm 40:1 (The Message) says, "I waited and waited and waited on God".

I have a friend waiting for her house to sell. Another is waiting to see what the doctor will say. Another is waiting to see if her wallet turns up. Another is waiting to see if her daughter will be alright. Another is waiting to see if her son will be alright. Another is waiting for her wedding to happen and her marriage to start. Sometimes we wait for good things to unfold...sometimes we have to wait for not-so-good things.

I'm in a waiting period of my life right now. In one really big area, I am simply waiting it out to see what's going to happen. I have absolutely no control over this big thing and it has been really scary for me, really difficult, really challenging, really quiet. It's been too quiet. I know God is in control. But I'm not seeing a whole lot of movement on His part. That has probably been the hardest

part. I'm having to stretch my 'leaning on his intangibility' muscle. It's a good thing --- I know I am growing and stretching. I know my faith has deepened. My marriage is stronger. But, still, I just wait.

If you find yourself waiting on God, simply remind yourself of the truths that you know. God *is* in control. God *is* working even when you don't think He is. And God is *so much bigger* than whatever your current situation is. You'll get through it. Maybe not unscathed. But you will be carried through. Just wait..

About the Author:

Elisabeth K. Corcoran is the author of "In Search of Calm: Renewal for a Mother's Heart" (2005) and "Calm in My Chaos: Encouragement for a Mom's Weary Soul" (2001). "In Search of Calm" can be purchased through Xulon at 1-866-909-2665 or www.xulonpress.com, or at Amazon.com, or through your local Christian bookstore. "Calm in My Chaos" can be purchased at 1-888-644-0500 or www.kregel.com, at amazon.com, or through your local Christian bookstore. You can now visit her at <http://www.elisabethcorcoran.com>.

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Did you know many ingredients in bath and body products are listed as cancer-causing agents? If you knew Lysol and Soft Scrub were REGISTERED PESTICIDES, would you use them to clean your home? There are CHEAPER, SAFER ALTERNATIVES to toxic products - will you switch? To get more info: <http://legacy4life.fourpointwellness.com>

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Reader Feedback from the Last Issue
Re: Inexpensive Gift Ideas for Acquaintances

In the last issue of the newsletter, we talked about inexpensive gift ideas for acquaintances and those who serve you in various ways throughout the year. After that issue went out, we received this insightful letter from a reader who advised against giving several of the items that have come to be staples of frugal gift-giving. Diane wrote:

"I don't want to rain on anyone's parade but I have to say that most nurses and teachers have all the coffee mugs they could ever use. My dad was a doctor, and regularly his nurses would haul the 'gift' coffee mugs down to Goodwill. Nurses just do NOT want any more coffee mugs. Ask them. And ask any teacher. The school where I was an elementary school librarian took coffee mugs down to Goodwill four times a year. They are NOT wanted. One trip after Christmas

netted over 200 unwanted mugs. You know what teachers like? Simple things like boxes of Kleenex for the classroom, pencils (so they can give to kids who don't have their own), gift certificates, even if only for a few dollars to a teacher store. They do not want coffee mugs, Christmas ornaments, homemade baked goods, perfume or costume jewelry. Even those layered-in-a-jar soup or brownie mixes aren't too popular with teachers. Save them for your friends. I do hope you address the baked goods issue before Christmas. At most schools, teachers are advised NOT to eat any baked goods given to them by students. You would be very upset if you saw the wastebasket in the teachers' lounge in the week before Christmas...Only purchased food items -- preferably wrapped -- are acceptable. If you want to 'feed' them, they prefer gift certificates to pizza places, McDonald's coupons or a Starbucks gift card. Or even a \$5 gift certificate to the grocery store. Over and over again, I heard they would much prefer a sincere letter of thanks, or an offer to come help out in the classroom or help chaperone on a field trip over yet another unwanted token gift. Part of being frugal is realizing that if it isn't something you would treasure, the odds are that the person you are giving it to isn't going to love it either. The gift of your time is the most valuable gift. I know that this probably hurts the feelings of those who love to bake or make up mixes. I am not saying to stop doing that. Just don't do it for nurses and teachers or your employees. Do it for your close friends..." ~ Diane

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Readers' Poll Question:
Avoiding Holiday Weight Gain

Christmas is still a month away, and as much as I hate to admit it, I can already feel the holiday pounds creeping up on me!

In our last Readers' Poll Question, we wanted to hear how you avoid putting on extra pounds during the months of November and December. We asked, "What are your strategies for maintaining your weight during the holiday season?" Here are the answers we received:

"To keep my weight down, I plan on continuing my daily walking program." ~ Janice

"So many ways to get exercise also allow us to spread holiday cheer. Walking around the neighborhood or nursing home while singing Christmas carols burns calories. Shoveling snow from an elderly neighbor's walk burns calories. Taking the kids for a 'Christmas treat' visit to the skating rink or bowling alley burns calories -- double the benefits!" ~ Becki in Indiana

"We do a combination of exercise and watching what we eat. We try to 'earn' what we choose to eat at holiday parties

by riding our bicycle or going to the gym earlier in the day. We also plan ahead, thinking what treats might be available and choose what we will splurge on calorie-wise. We also choose low-fat, low-calorie meals on the days before and the day of an event where we'll be eating lots of holiday foods. This helps us 'bank' some calories. It also helps to bring your own healthy good-tasting foods to events so you won't feel slighted because you can't eat the same as everyone else. The most important thing is probably frame of mind. Just because you eat poorly at one event, don't just throw in the towel until after the holidays." ~ Marci

"The best way that I have successfully found to avoid weight gain and the depression that accompanies it is to make a conscious effort not to sabotage my body with food. I do not deprive myself, but I am determined not to make food my god. Although God helps me endlessly, I have found that even fasting a meal or so during the week helps me not only to focus on what God is showing me, but to sharpen what is acceptable eating. It all comes down to what's going on spiritually." ~ Kim

"Eating too much and feeling bloated and uncomfortable can be helped by getting out in the crisp, fresh air for walks together as a family. It does everyone good to get out of the house. The kids have some space to run around and you can burn off some calories. Another idea is that you can plan some meals, such as buffet-style meals, with plenty of healthy choices such as chopped vegetable crudites with low-fat dips (such as yogurt and mint, or creme fraiche), lean cuts of meat slices and other healthy choices." ~ Sarah, of Suffolk, UK (P.S. I hope you don't mind me contributing, I love your e-zine!)

Thanks to everyone who responded. If you'd like to read more of our readers' input to previous topics of discussion, check out our "Readers' Input" page at <http://www.countingthecost.com/readerinput.htm>

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Our Newest Readers' Poll Question:
Christmas on a Smaller Scale

Job loss. Health problems resulting in large medical bills. The feeling that your family has totally lost sight of what the Christmas celebration is supposed to be. These are all valid reasons for wanting to scale back on holiday gift giving. But how do you do that in a way that won't be too traumatic for your children?

In our newest Readers' Poll Question, we want to hear your ideas for helping your children adjust to fewer holiday gifts. We ask, "If you needed to scale back your family's

Christmas gift giving, how would you handle it so that your children would not be too upset by the change?"

Actually, we don't have to limit this question to handling your children's reactions. We can also include any family member (spouse, grandparents, cousins, etc.) for whom gift giving tends to be the central focus of the holidays. Think about your answers and send it to us at:

<mailto:editor@countingthecost.com?subject=Fewer Gifts>

Many of the responses we receive will appear in the next issue of the newsletter and on our website.

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Helpful Holiday Links

For those of you who are busy getting ready for the holidays, check out these pages on the Counting the Cost website which contain helpful holiday hints from our readers:

Homemade Gift Ideas for Teens

<http://countingthecost.com/tio/teengifts.htm>

How Does Your Family Simplify the Holidays?

<http://countingthecost.com/poll/simplifiedcelebrations.htm>

Homemade Christmas Gift Ideas

<http://countingthecost.com/poll/homemade.htm>

Gifts that Don't Create Clutter

<http://countingthecost.com/tio/clutterfree.htm>

Undoing a Family History of Holiday Overspending

<http://countingthecost.com/tio/undo.htm>

More Homemade Christmas Gift Ideas

<http://countingthecost.com/poll/handmadegifts.htm>

Starting New Holiday Family Traditions

<http://countingthecost.com/poll/traditions.htm>

Encouraging Gratitude in Our Children around the Holidays

<http://countingthecost.com/poll/gratitude.htm>

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A Home Business Doesn't Have to Start in a Box.

If you are looking to create additional income or start a business, you've come to the right place. We do not sell, stock, deliver products, or telemarket. Want personal assistance while test-driving this business? Contact me!

<http://melanie.fourpointmoms.com>

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"Talk It Out" Question
Relocating a Large Family

Our last "Talk It Out" question was a little different in that it had two parts. Recently one of our readers wrote:

"My family is planning on relocating away from the crowds and hurricanes of Florida. We are looking at moving to western North Carolina. I would love to correspond with anyone from around the Charlotte or Asheville areas as we have only visited there and have no real idea if that is where we will be happy. Also any tips on relocating with a family of six would be greatly appreciated. Thanks." ~ Marie

I am happy to report that a reader from Charlotte/Asheville area did respond and I was able to forward her message on to Marie so they could correspond. As for tips for relocating a large family, we received these replies:

"In 1997, we moved our family with six children 950 miles from Memphis to the Washington, DC area. Since then, we have moved six more times. Here are a few things I learned: 1. Keep a list of EVERYTHING you do in a notebook or folder. It helps if it is a bright color and make sure you know where it is at all times. I usually keep it close to my purse. 2. Find out what the requirements are for school entrance in your new city. Get checkups, immunizations, etc, BEFORE you move so you don't have to find a doctor and get it done after you move. 3. Pack a 'survival tub' and put in on the truck last. It should contain everything you will need for the next 24 hours after you move: paper plates, cups, etc, toilet paper, paper towels, dish towels, bath towels and soap, shower curtains with rings, a sharp knife, can opener, small pan, sheets and anything else that is near and dear to you. For me, it was the coffee maker and coffee! Doing everything you can do ahead of time and staying organized will pay off in a big way. It will also lessen stress and make the moving a more enjoyable experience. We also used the trip as sort of a vacation and did some fun things along the way. The kids will pick up on your attitude, so if you can stay positive, they will tend to see it in more of a positive light too. Get them involved in packing and finding out things about your new city. Talk about moving and how they are feeling about it. I hope you will find it a good bonding experience for your family and count on it being a memory-maker!" ~ Anonymous

"I don't know if I have any helpful tips, but please keep us updated on this subscriber. We too live in Florida and want to move away because of the crowds and the hurricanes. It's like I tell people, 'It's one thing to vacation in Florida, but it's another thing all together to live here.' We moved down here from Michigan four years ago, and we

moved ourselves (packed, loaded, etc., but then the moving truck was driven down here by ABF Freight). It was a very affordable way to move. One nice thing was that we took our time driving down and made a little mini-vacation out of it." ~ Beth

Thanks to these readers for responding. If you'd like to look over previous questions and topics of discussion, visit the "Reader Input" page on our website at <http://www.countingthecost.com/readerinput.htm>

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Our Newest "Talk It Out" Question:
How Much Does it Cost?

What does it cost to build a home these days? That's the question one of our readers recently submitted. Carol wrote:

"Could you please tell me the approximate cost to build a 1300-square-foot home in today's market? Thanks." ~ Carol

I'm sure some of our readers have experience with estimating the cost to build a house. If you can help Carol, send your answer to us at this email address: <mailto:editor@countingthecost.com?subject=House> Many of the responses we receive will appear in the next issue of the newsletter and on our website.

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~ Our Sponsor ~

Does Your Church Group Need a K.I.S.S.?
Planning a spring banquet or retreat for your women's ministry group? Looking for just the right speaker to energize and encourage your congregation? Nancy Twigg brings her message of simple and abundant Christian living to groups all around the country. Through her lessons, she teaches women to "K.I.S.S." -- Keep It Simple, Sister! She is also available to do lesson series or special services. For more information, visit Nancy's speaking information page at <http://www.countingthecost.com/speaking.htm>

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Creative Frugality Explored
Saving Money on Cold-Weather Drinks

What better way to warm up on a cold day than to enjoy one of your favorite coffees, teas, or cocoas?

In our last Creative Frugality question, we wanted to hear how you save money on warm beverages. We asked, "What creative tips do you use to enjoy your favorite hot

Our Newest Creative Frugality Topic:
We Wish You a Frugal Christmas...

Family gatherings and get-togethers. Parties at work, at church, with friends in your neighborhood. Probably more than any other time of the year, the Christmas season is full of opportunities to meet and eat with family and friends.

In our newest Creative Frugality question, the focus is saving money on those holiday gatherings. We want to know, "What tips do you have for saving money when planning any kind of holiday gathering?"

The field is wide open. Your ideas could be related to saving on food, decorations, invitations -- any expense related to getting people together to celebrate the holidays. Think about it and send your tips to us at: <mailto:editor@countingthecost.com?subject=Gatherings> Many of the responses we receive will appear in the next issue of the newsletter and on our website.

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~ What to Expect Next Time ~

Shoeboxes for Christmas presents? The concept works for the Operation Christmas Child which sends shoeboxes filled with gift to needy children overseas. But recently Editor Nancy Twigg has been thinking that it could well work for gift-giving here in America, too. Join us as Nancy thinks out loud about how this simple concept could greatly simplify the way we do Christmas. Don't miss it!

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~ Counting the Cost Reader Classifieds ~

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~ Additional Resources from Counting the Cost ~

Counting the Cost Editor Nancy Twigg is available to share the message of simple, frugal and meaningful living with your organization, church group, or Bible class. Nancy specializes in presentations to Christian audiences, but

